

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10708840	
	Filing Date		2004-03-26	
	First Named Inventor	Blayn Beenau		
	Art Unit	3621		
	Examiner Name	Kamal, Shahid		
	Attorney Docket Number	54022.4600		

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1	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
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8	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
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10	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
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